

FIG. 1

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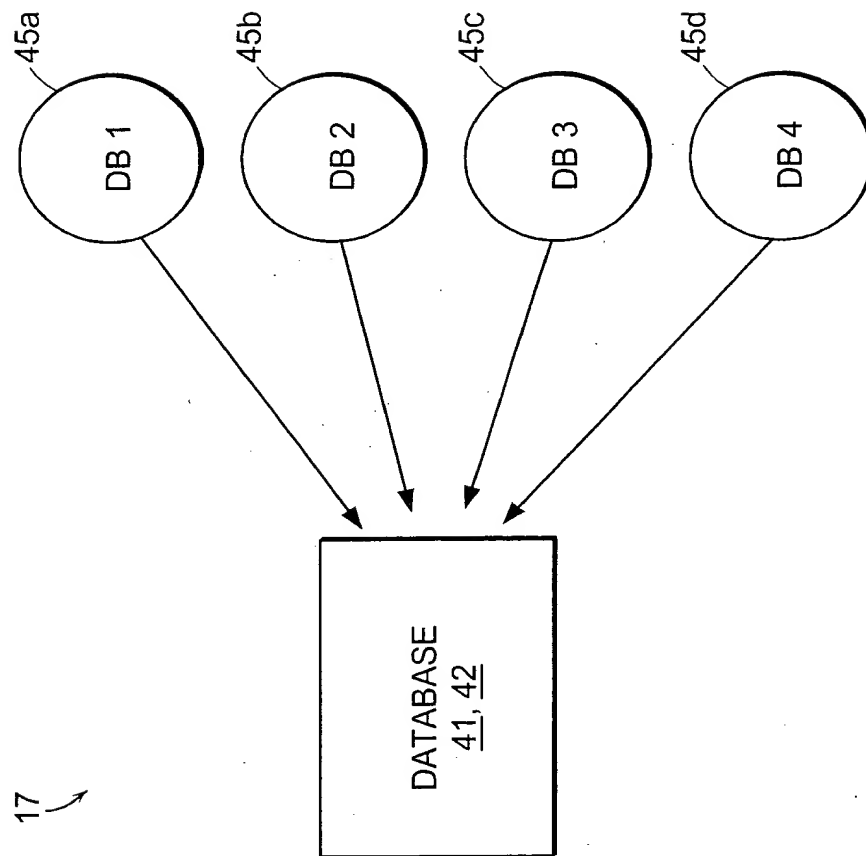


FIG. 2

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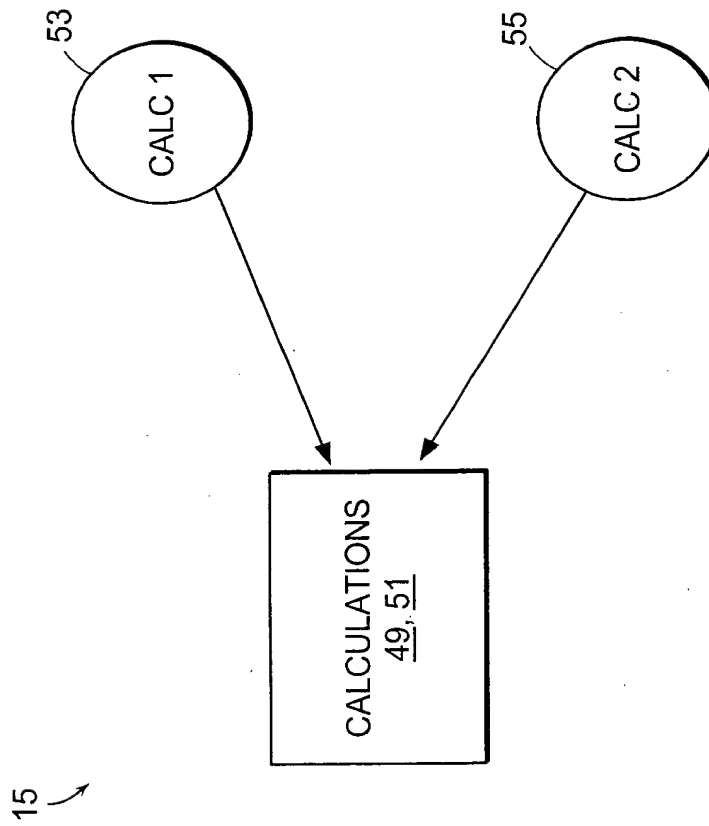


FIG. 3

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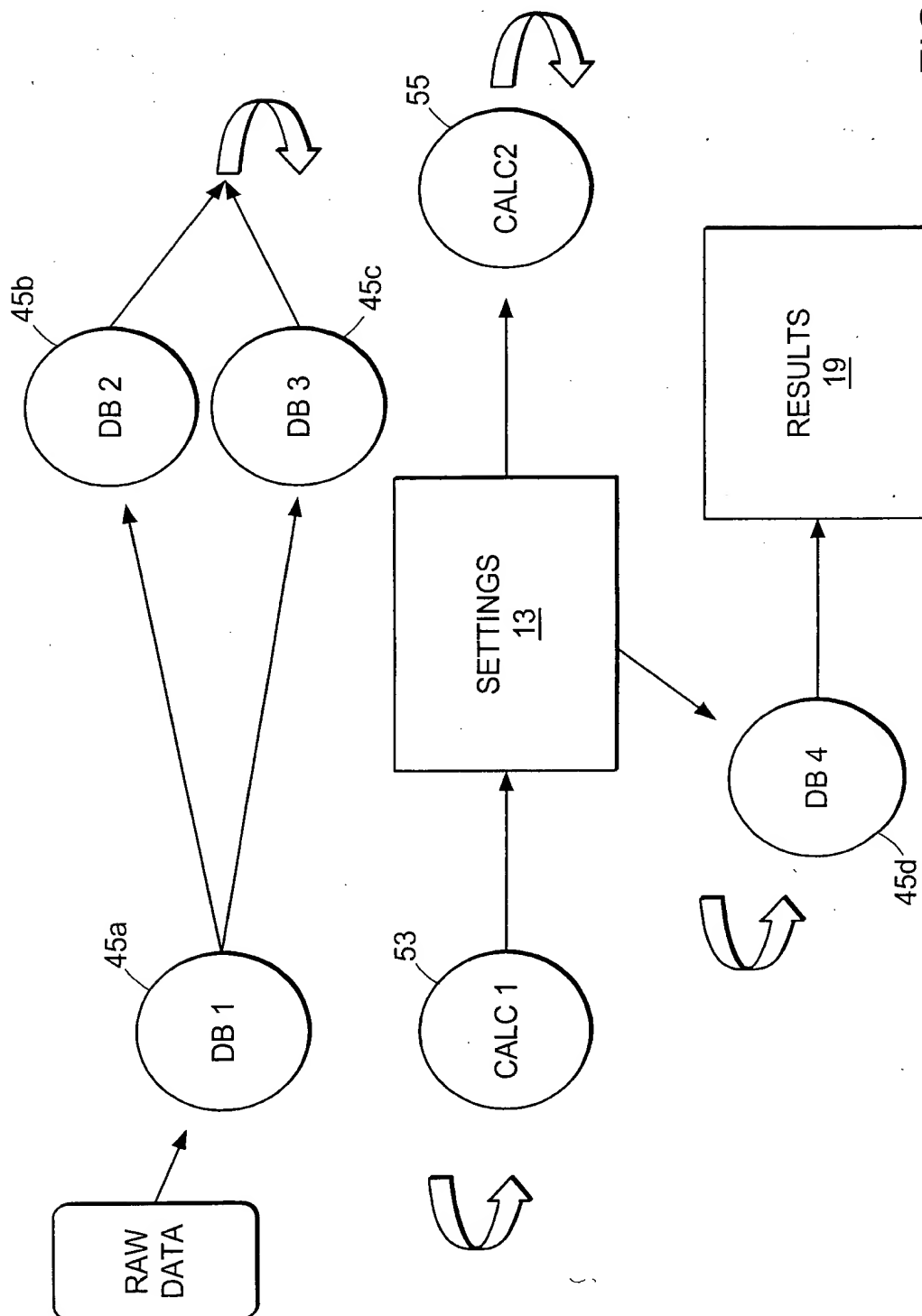


FIG. 4

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Intervals	27 ↓	29			31 ↓	Threshold Type
		1. Reenerg. Interval	2. Adj. Interval	3. Trans. Interval		
I. Prediction						
A. Key Business Parameters						
1. Mkt Share/Revenue Ratio		Low	Medium	High		Percentile
2. Asset Intensity (Asset/Rev Ratio)		High	Medium	Low		Percentile
3. Change in Profitability		Zero	Incr.	Decl.		Percentile
B. Funding Strategy / Risk						
1. Company Beta		Low	Medium	High		Percentile
2. Debt/Equity Ratio		High	Medium	Low		Percentile
3. Creditworthiness		Low	High	Medium		Percentile
4. Cash Flow/Revenue Ratio		Low	High	Medium		Percentile
C. Market						
1. Relative Market Share		Medium	High	Low		Percentile
2. Change in Market Share		Zero	Incr.	Decl.		Percentile
3. Relative Elasticity of Demand		High	Medium	Low		Percentile
II. Actual						
A. Business Structure						
1. Business Mix		Low	High	N/A		Percentil Fixed
2. Business Age		High	High	Low		Percentil
3. Number of Divisions		Low	High	N/A		Percentil
4. Number of SIC Industries		Low	High	N/A		Percentil
B. Business Strategy						
1. R&D Investment		Low	Low	High		Percentil
2. Acquisition Strategy		N/A	N/A	N/A		N/A
3. Strategic Intent		N/A	N/A	N/A		N/A

List of Arguments For This Table				Percentile
	Low	Medium	High	Fixed
	Decl.	Zero	Incr.	N/A
	N/A	N/A	N/A	N/A

FIG. 5A

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	A	B	C	D	E	F	G	H	I
1	Conversion			Do Not Change					
2					1. Reenerg.	2. Adj.	3. Trans.	Threshold	
3					Interval	Interval	Interval	Type	
4									
5									
6									
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10									
11									
12									
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33									
34									

FIG. 5B

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	A	B	C	D	E	F	G	H
1	General Arguments		Arguments for Prediction		Arguments for Actual		Arguments for Threshold	
2								
3								
4	Bottom	1	Decl.	1	Decl.	1	Fixed	2
5	Extra	4	High	3	High	3	N/A	9
6	Middle	2	Incr.	3	Incr.	3	Percentile	1
7	N/A	9	Low	1	Low	1		
8	Top	3	Medium	2	N/A	9		
9			Zero	2				
10								
11								
12	If any of these arguments change, each list has to be sorted alphabetically by name in ascending order.							
13								
14								
15								

FIG. 5C

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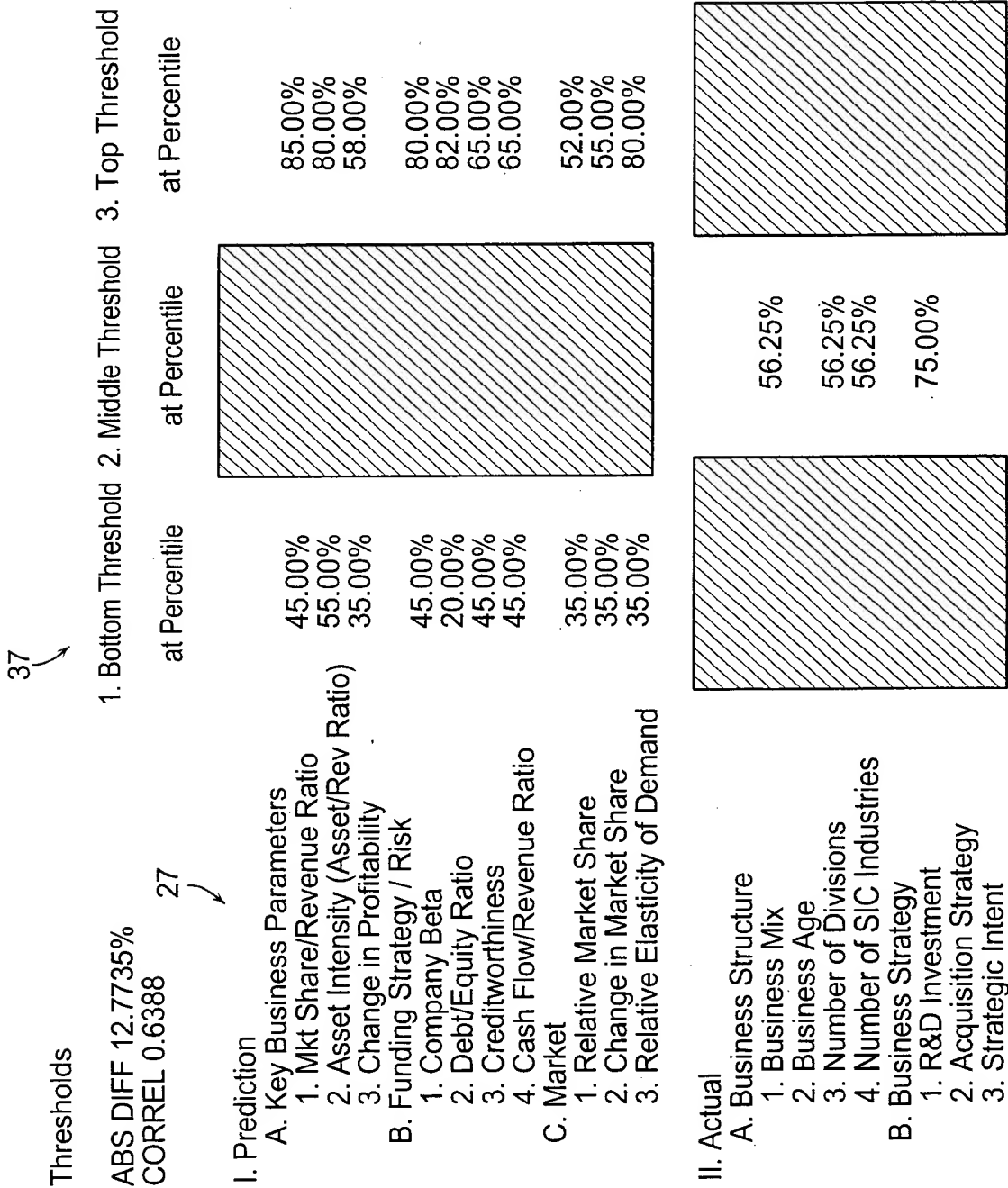
SAMPLE FROM SETTINGS

Scoring	35 ↗	29		
		1. Reenerg	2. Adj	3. Trans.
ABS DIFF 12.7735%	27 ↘	Score	Score	Score
Correl 0.6388				
I. Prediction				
A. Key Business Parameters				
1. Mkt Share/Revenue Ratio		100.00	100.00	100.00
2. Asset Intensity (Asset/Rev Ratio)		25.00	25.00	25.00
3. Change in Profitability		100.00	100.00	100.00
B. Funding Strategy / Risk				
1. Company Beta		100.00	100.00	100.00
2. Debt/Equity Ratio		125.00	125.00	125.00
3. Creditworthiness		25.00	25.00	25.00
4. Cash Flow/Revenue Ratio		25.00	25.00	25.00
C. Market				
1. Relative Market Share		200.00	200.00	200.00
2. Change in Market Share		150.00	150.00	150.00
3. Relative Elasticity of Demand		0.00	0.00	0.00
II. Actual				
A. Business Structure				
1. Business Mix		0.00	75.00	100.00
2. Business Age		0.00	0.00	
3. Number of Divisions		25.00	25.00	
4. Number of SIC Industries		25.00	25.00	
B. Business Strategy				
1. R&D Investment		0.00	0.00	100.00
2. Acquisition Strategy		112.50	75.00	112.50
3. Strategic Intent		75.00	150.00	150.00

FIG. 5D

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SAMPLE FROM SETTINGS



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	A	B	C	D	E	F	G	H
1	Thresholds							
2	1. Bottom Threshold 2. Middle Threshold 3. Top Threshold							
3	ABS DIFF 12.7735%							
4	CORREL 0.6388							
5								
6								
7	I. Prediction							
8	A. Key Business Parameters							
9	1. Mkt Share/Revenue Ratio							
10	2. Asset Intensity (Asset/Rev Ratio)							
11	3. Change in Profitability							
12	B. Funding Strategy / Risk							
13	1. Company Beta							
14	2. Debt/Equity Ratio							
15	3. Creditworthiness							
16	4. Cash Flow/Revenue Ratio							
17	C. Market							
18	1. Relative Market Share							
19	2. Change in Market Share							
20	3. Relative Elasticity of Demand							
21								
22	II. Actual							
23	A. Business Structure							
24	1. Business Mix							
25	2. Business Age							
26	3. Number of Divisions							
27	4. Number of SIC Industries							
28	B. Business Strategy							
29	1. R&D Investment							
30	2. Acquisition Strategy							
31	3. Strategic Intent							
32								
33								
34								

FIG. 5F

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	A	B	C	D	E	F	G	H	I	J	K
1	Factors & Strategies										
2											
3											
4											
5											
6											
7	I. Prediction										
8	A. Key Business Parameters										
9	1. Mkt Share/Revenue Ratio										
10	2. Asset Intensity (Asset/Rev Ratio)										
11	3. Change in Profitability										
12	B. Funding Strategy / Risk										
13	1. Company Beta										
14	2. Debt/Equity Ratio										
15	3. Creditworthiness										
16	4. Cash Flow/Revenue Ratio										
17	C. Market										
18	1. Relative Market Share										
19	2. Change in Market Share										
20	3. Relative Elasticity of Demand										
21											
22	II. Actual										
23	A. Business Structure										
24	1. Business Mix										
25	2. Business Age										
26	3. Number of Divisions										
27	4. Number of SIC Industries										
28	B. Business Strategy										
29	1. R&D Investment										
30	2. Acquisition Strategy										
31	3. Strategic Intent										
32											
33											
34											

FIG. 5G

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SAMPLE WORKSHEET FROM "DATABASE" WORKBOOK

A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
1	3	Com Corporation	1 Fortune Fastest Growth (5 yrs) ABS DIFF 21.83% Analyze yes												P
2			45b												
3	I. Prediction	27	DB 2	Value	Interval	1. Reenerg.	2. Adj.	3. Trans.	DB 4						
4	A. Key Business Parameters								29						
5	1. Mkt Share/Revenue Ratio			-455.14%	Low	100									
6	2. Asset Intensity (Asset/Rev Ratio)			0.78	Low			25							
7	3. Change in Profitability			-0.010	Decl.			100							
8	B. Funding Strategy / Risk														
9	1. Company Beta			0.01	N/A			125							
10	2. Debt/Equity Ratio			1.50	Low										
11	3. Creditworthiness			0.20	High			25							
12	4. Cash Flow/Revenue Ratio				High			25							
13	C. Market														
14	1. Relative Market Share			0.34	Medium	200		150							
15	2. Change in Market Share			-29.54%	Decl.										
16	3. Relative Elasticity of Demand			3.00	Medium										
17	Growth Strategy														
18															
19															
20															
21															
22															
23	II. Actual	27	DB 3	Value	Interval	1. Reenerg.	2. Adj.	3. Trans.							
24	A. Business Structure														
25	1. Business Mix			102.45%	High		75	100							
26	2. Business Age			21.00	High			56.25							
27	3. Number of Divisions			4.00	High		25	63							
28	4. Number of SIC Industries			2.00	Low	25									
29	B. Business Strategy														
30	1. R&D Investment			11.01%	High										
31	2. Acquisition Strategy					25	38	100							
32	3. Strategic Intent						38	63							
33	Growth Strategy														
34															
35															
36															
37															
38															

FIG. 6A

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SAMPLE WORKSHEET FROM "DATABASE" WORKBOOK

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
39																
40																
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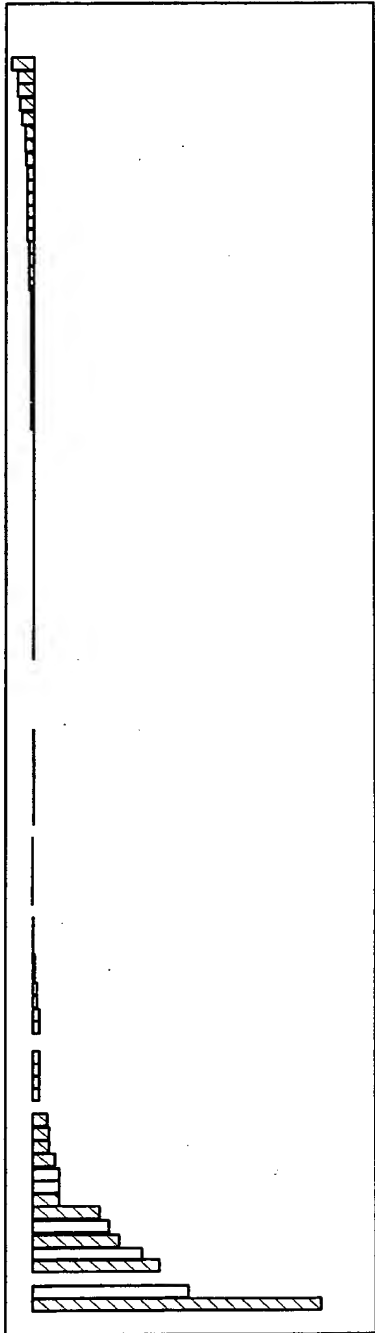
FIG. 6B

1998

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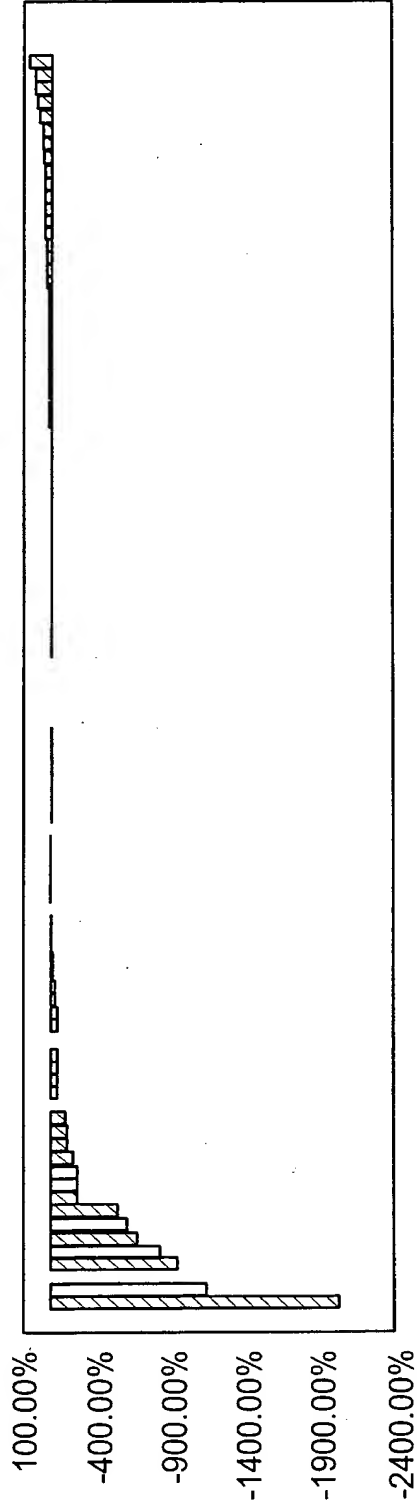
SAMPLE FROM CALCULATIONS

51a

	A	B	C	E	G	H	I	J	K	L
1	1. Mkt Share/Revenue Ratio 53									
2				Calc 1						
3	Factor/Company									
4	A. Key Business Parameters				FALSE	RAVISENT	Neurocrine	FALSE	The Walt netGuru, Inc.	
5	1. Mkt Share/Revenue Ratio				57					
6	1. Mkt Share/Revenue Ratio				FALSE	-1975.11%	-1054.61%	FALSE	-858.22%	-786.75%
7	Calc 2									
8	Interval				55	N/A	Low	N/A	Low	Low
9										
10										
11	Strategy	Interval	Type	From =>	To <	Analysis:				
12										
13	1. Reenerg.	Low	Percentile	NEG INF	-3.43%	59 Mean Minimum SD -62.41% -1975.11% 3.25 Median Maximum Variance 0.00% 1286.53% 10.57				
14	2. Adj.	Medium	Percentile	-3.43%	50.45%					
15	3. Trans.	High	Percentile	50.45%	POS INF					
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Company

FIG.



Company

FIG. 7A

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SAMPLE FROM CALCULATIONS

	A	B	C	D	E	F	G	H	I	J
1	All Factors									
2										
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FIG. 7B

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SAMPLE FROM RESULTS

Strategy Table

Company	Average	3 Com Corporation	Adams Resources & Energy, Inc.	Alcoa	Allied Waste Industries, Inc.	Amazon.com	America Online Inc.	American Express Company Corporation	Ameritrade Holding Corporation	Amsouth Bancorp.	Applied Digital Solutions
Sheet Number		1	2	3	4	5	6	7	8	9	10
Analysis		yes	yes	yes	yes	yes	yes	yes	yes	no	yes
I. Prediction											
1. Reenerg.	24.12%	40.00%	46.67%	20.00%	46.67%	23.33%	13.33%	46.67%	10.00%	N/A	6.67%
2. Adj.	48.16%	6.67%	50.00%	73.33%	33.33%	60.00%	63.33%	33.33%	36.67%	N/A	50.00%
3. Trans.	28.73%	53.33%	3.33%	6.67%	20.00%	16.67%	23.33%	20.00%	53.33%	N/A	43.33%
II. Actual											
1. Reenerg.	28.42%	11.20%	69.59%	36.64%	50.89%	13.70%	28.08%	54.92%	21.54%	N/A	10.49%
2. Adj.	46.12%	39.41%	30.41%	54.42%	49.11%	59.84%	64.42%	34.68%	28.41%	N/A	72.63%
3. Trans.	25.45%	49.38%	0.00%	8.94%	0.00%	26.45%	7.50%	10.40%	50.05%	N/A	16.88%
ABS DIFF	12.7735%	21.8318%	15.2797%	12.6095%	13.3333%	6.5230%	10.5556%	6.3980%	7.6962%	N/A	17.6375%
Correlation											
1. Reenerg.	0.65299										
2. Adj.	0.57538										
3. Trans.	0.68798										
Average	0.63876										

FIG. 8

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FIG. 9B

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
39	DB 1															
40	45a															
41	III. Data															
42	Latest Year Data Available															
43	1999 Revenues (in mil)															
44	1998 Revenues (in mil)															
45	1997 Revenues (in mil)															
46	1996 Revenues (in mil)															
47	1999 Assets (in mil)															
48	1998 Assets (in mil)															
49	1998 Debt Outstanding (in mil)															
50	1999 Shareholder's Equity (in mil)															
51	1999 Liabilities (w/o Debt)															
52	1999 Net Cash from Oper. Activ.															
53	1999 Cash at End of Year (in mil)															
54	1999 Interest Paid															
55	Business Mix															
56	Geography Region															
57	Region1															
58	Region2															
59	Region3															
60	Region4															
61	Region5															
62	Region6															
63	Business Segment															
64	Segment1															
65	Segment2															
66	Segment3															
67	Segment4															
68	Segment5															
69	Segment6															
70	Segment7															
71	Segment8															
72	Segment9															
73	Segment10															
74																
75																
76																

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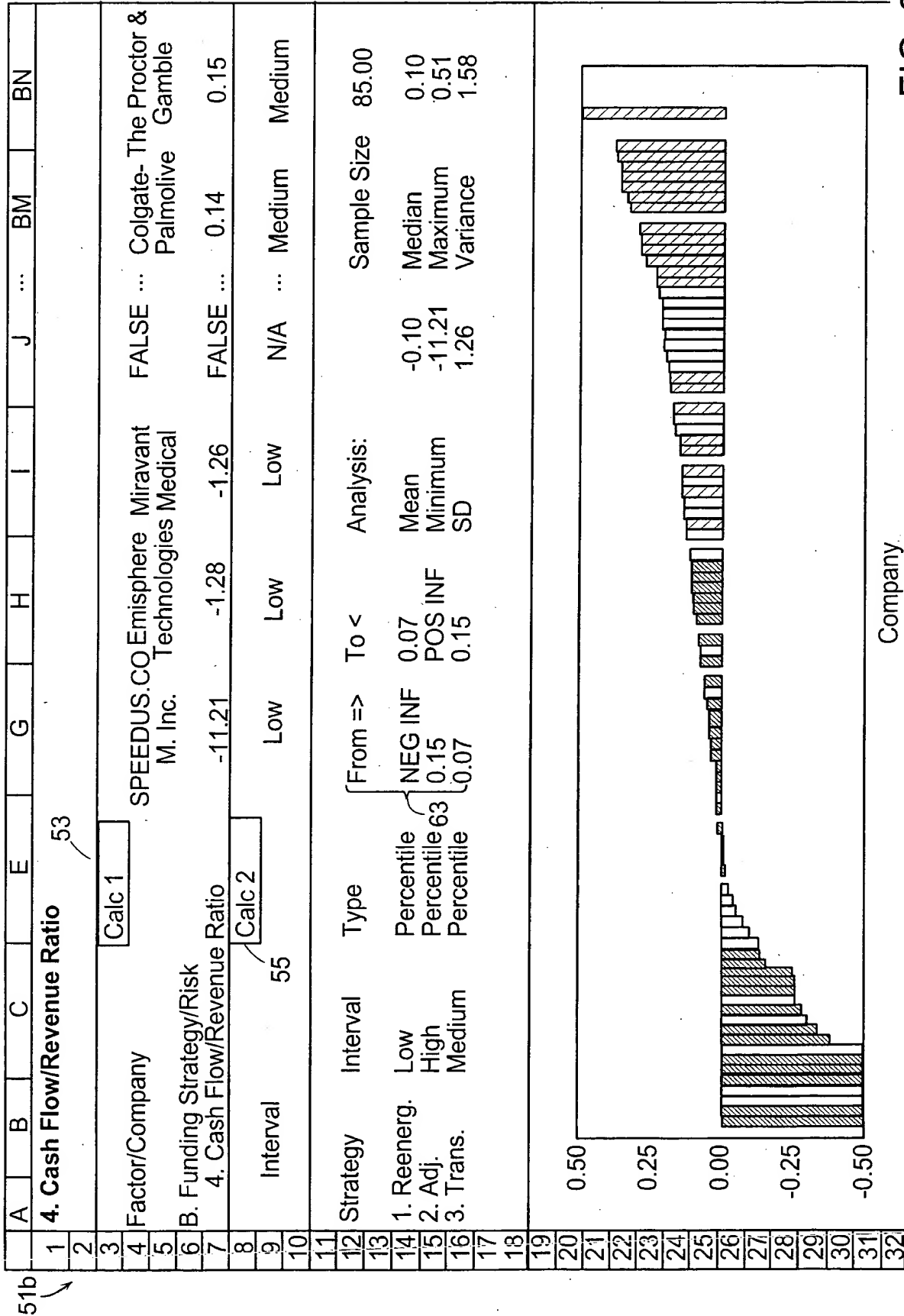


FIG. 9C

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All Factors

	3 Com Corporation	Adams Resources & Energy, Inc.	Colgate-Palmolive Company	Compaq Computer Corporation
	Analyze Value	Yes Interval	Analyze Value	Yes Interval
I. Prediction				
A. Key Business Parameters				
1. Mkt Share/Revenue Ratio	-455.14%	20.47%	-37.22%	-69.67%
2. Asset Intensity (Asset/Rev Ratio)	0.78	0.07	0.81	0.71
3. Change in Profitability	-0.97%	-0.07%	1.01%	-1.70%
B. Funding Strategy / Risk				
1. Company Beta	N/A	N/A	N/A	N/A
2. Debt/Equity Ratio	0.01	0.27	1.56	0.03
3. Creditworthiness	1.50	0.03	0.14	1.31
4. Cash Flow/Revenue Ratio	0.20	0.00		0.03
C. Market				
1. Relative Market Share	0.34	0.28	0.23	High
2. Change in Market Share	-29.54%	20.96%	-0.61	Decl.
3. Relative Elasticity of Demand	3.00	2.67	2.00	Medium
II. Actual				
A. Business Structure				
1. Business Mix	102.45%	17.15%	5.64%	12.45%
2. Business Age	21.00	53.00	194.00	18.00
3. Number of Divisions	4.00	3.00	2.00	4.00
4. Number of SIC Industries	2.00	3.00	2.00	2.00
B. Business Strategy				
1. R&D Investment	11.01%	0.00%	1.85%	4.31%

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FIG. 9D

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	A	B	C	AC
1	Strategy Table			
2				
3				
4	Company	Average	Colgate-Palmolive Company	
5	Sheet Number		26	
6	Analyze		yes	
7				
8	I. Prediction			
9	1. Reenerg.	24.12%	60.00%	
10	2. Adj.	46.16%	33.33%	
11	3. Trans.	29.73%	6.67%	
12				
13	II. Actual	28.42%	58.89%	
14	1. Reenerg.	46.12%	31.58%	
15	2. Adj.	25.45%	9.53%	
16	3. Trans.			
17	ABS DIFF	12.7735%	1.9111%	
18				
19	Correlation			
20	1. Reenerg.	0.65299		
21	2. Adj.	0.57538		
22	3. Trans.	0.68798		
23				
24	Average	0.63878		
25				

FIG. 9E

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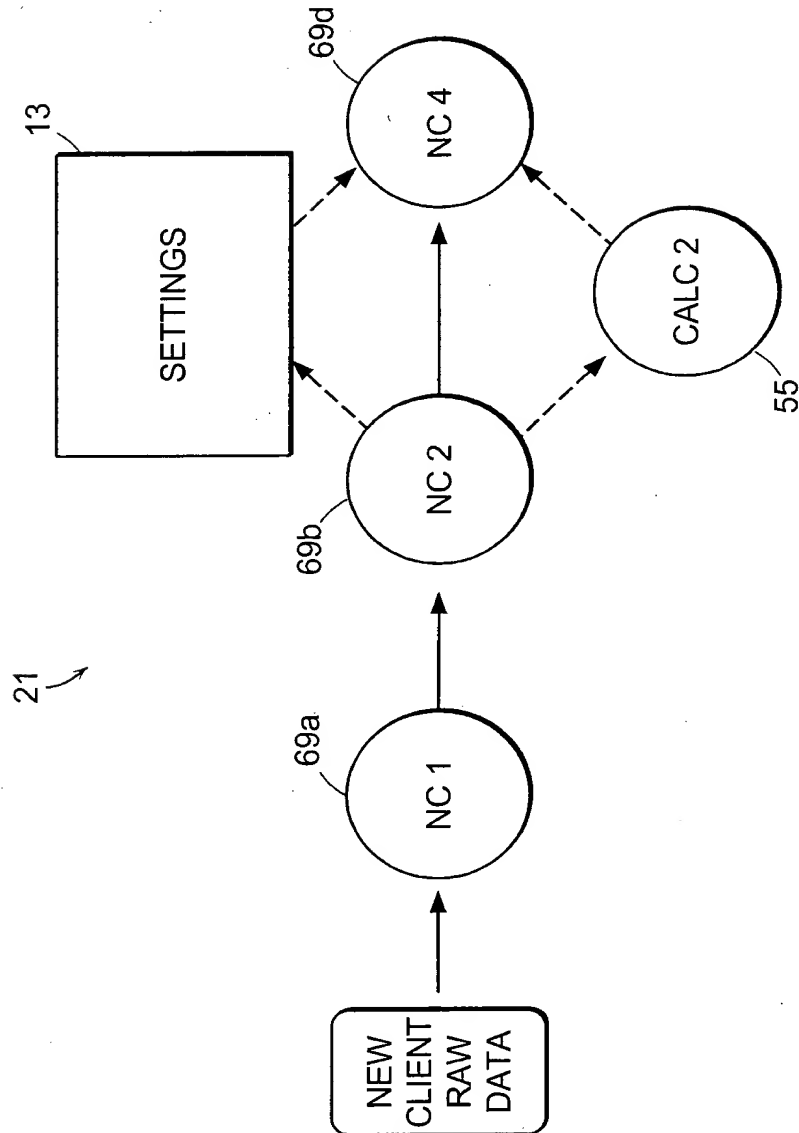


FIG. 10A

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A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P																				
"Fill In New Client Name"																"Fill in Qualifying Criteria"																			
1																69b										69c									
2																27										NC 4									
3																I. Prediction										Interval									
4																A. Key Business Parameters										1. Reenerg.									
5																1. Mkt Share/Revenue Ratio										2. Adj.									
6																2. Asset Intensity (Asset/Rev Ratio)										3. Trans.									
7																3. Change in Profitability																			
8																B. Funding Strategy / Risk																			
9																1. Company Beta																			
10																2. Debt/Equity Ratio																			
11																3. Creditworthiness																			
12																4. Cash Flow/Revenue Ratio																			
13																C. Market																			
14																1. Relative Market Share																			
15																2. Change in Market Share																			
16																3. Relative Elasticity of Demand																			
17																										Growth Strategy									
18																										#DIV/0!									
19																										#DIV/0!									
20																										#DIV/0!									
21																										#DIV/0!									
22																										#DIV/0!									
23																NC 3																			
24																II. Actual										Interval									
25																A. Business Structure										1. Reenerg.									
26																1. Business Mix										2. Adj.									
27																2. Business Age										3. Trans.									
28																3. Number of Divisions																			
29																4. Number of SIC Industries																			
30																B. Business Strategy																			
31																1. R&D Investment																			
32																2. Acquisition Strategy																			
33																3. Strategic Intent																			
34																										#DIV/0!									
35																										#DIV/0!									
36																Growth Strategy										#DIV/0!									
37																										#DIV/0!									
38																										#DIV/0!									

FIG. 10B

42b

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	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P
39	69a															
40	NC 1															
41	III. Data															
42	Latest Year Data Available															
43	0 Revenues (in mil)															
44	(1) Revenues (in mil)															
45	(2) Revenues (in mil)															
46	(3) Revenues (in mil)															
47	0 Assets (in mil)															
48	(1) Assets (in mil)															
49	0 Debt Outstanding (in mil)															
50	0 Shareholder's Equity (in mil)															
51	0 Liabilities (w/o Debt)															
52	0 Net Cash from Oper. Activ.															
53	0 Cash at End of Year (in mil)															
54	0 Interest Paid															
55	Business Mix															
56	Geography Region															
57	Region1															
58	Region2															
59	Region3															
60	Region4															
61	Region5															
62	Region6															
63	Business Segment															
64	Segment1															
65	Segment2															
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67	Segment4															
68	Segment5															
69	Segment6															
70	Segment7															
71	Segment8															
72	Segment9															
73	Segment10															
74																
75																
76																

FIG. 10C